Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 1 of 36

		<u> </u>						
United	States Bankruptcy Co	ourt						
	trict of Illinois Eastern		Voluntary Petition					
- Northern Bis		Division						
Name of Debtor (if individual, enter Last, First, M Hurley, Ca	,	Name of Joint Debtor (Spouse) (Last, Firs	st, Middle)					
All Other Names used by the Debtor in the last 8 and trade names): <b>FKA Catherine T Peloquin</b>	years; (include married, maiden	All Other Names used by the Joint Debto maiden and trade names):	or in the last 8 years; (include married,					
Last four digits of Soc. Sec./Complete EIN or oth state all)  ***-**-3686	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No (if more than one, state all						
Street Address of Debtor (No. & Street, City, and 4932 Cypress Court Oak Forest IL	d State):	Street Address of Joint Debtor (No. & Str	eet, City, and State):					
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal P	Place of Business:					
CO	ЭK							
Mailing Address of Debtor (if different from stree	t address)	Mailing Address of Joint Debtor (if differen	nt from street address):					
Location of Principal Assets of Business Debtor	(if different from street address above):							
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)						
Individual (includes Joint Debtors)  Corporation (includes LLC & LLP)  See Exhibit D on page 2 of this form  Partnership	Heath Care Business Single Asset Real Estate as defined in 11 U.S.C 101 (51B) Railroad Stockbroker	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding					
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker  Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable.)  Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of  ■ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	F Debts (Check one Box)  Debts are primarily business debts.					
Filing Fee (Ch	eck one box)	Cha	apter 11 Debtors					
Filing Fee attached  Filing Fee to be paid in installments (applicating signed application for the court's consideration unable to pay fee except in installments. Rul	on certifying that the debtor is	Debtor is not a small business debt	to as defined in 11 U.S.C. Sec 101(51D) tor as defined in 11 U.S.C. Sec. 101(51D) diquidated debts (excluding debts owed to 2 million.					
Filing Fee wavier requested (applicable to contact attach signed application for the court's constant.		Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solici of creditors, in acccordance with 11	ited prepetition from one of more classes					
Statistical/Administrative Information  Debtor estimates that funds will be available	for distribution to unsecured creditions		This space is for court use only					
	perty is excluded and administrative expenses	s paid, there will be no						
Estimated Number of Creditors			<del></del>					
	00- 1,000- 5,001- 10,00 99 5,000 10,000 25,00		ver ,000					
			]					
\$0 to \$10,000 to \$100,000		\$1 million to More than \$	\$100 million					
\$0 to \$50,000 to \$100,000		\$1 million to More than	\$100 million					

Entered 09/20/07 18:19:32 Desc Main Page 2 of 36 Case 07-17173 Doc 1 Filed 09/20/07

	Document	Paye 2 01 30		
Т	Voluntary Petition  This page must be completed and filed in every case)	Name of Debtor(s)	Hurley, Catherine	т
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach	additional sheet)	
Location Where Filed	t:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Affilate of this Debtor (if more th	nan one, attach additional sheet)	
Name of Debtor:		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
forms 10K an pursuant to S 1934 and is rec	Exhibit A  eted if debtor is required to file periodic reports (e.g., d 10Q with the Securities and Exchange Commission section 13 or 15 (d) of the Securities Exchange Act of questing relief under chapter 11.)	I, the attorney for the that I have informed t chapter 7, 11, 12 or explained the relief av	Exhibit B ebtor is an individual whose debts are prim petitioner named in the fore the petitioner that (he or sh 13 of title 11, United Sta vailable under each such ch I to the debtor the notice r	egoing petition, declare te) may proceed under ates Code, and have tapter. I further certify
L Exhibit /	A is attached and made a part of this petition.		s/ Nathan E Curtis	<b>S</b>
		Nathan E Curti	is	Dated: 09/19/2007
Yes, an No.	s the debtor own or have possession of any property that poses or is alleged Exhibit C is attached and made a part of this petition.  Exh  (To be completed by every individual debtor. If a joint petition is file C completed and signed by the debtor is attached and made a part of this point petition: D also completed and signed by the joint debtor is attached and made a part of this point petition:	ibit D ed, each spouse must complete petition.		or safety?
	<del>-</del>	nger part of such 180 days the ral partner, or partnership per liplace of business or principassets in the United States be	Il assets in this District for 180 han in any other District.  Ending in this District.  In all assets in the United out is a defendant in an action	
	Statement by a Debtor Who Resider Check all app Landlord has a judgment against the debtor for possession of following.)  (Name of landlord that obtained judgment)	olicable boxes. debtor's residence. (If box c		
	(Address of Landlord)  Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to t possession was entered, and  Debtor has included in this petition the deposit with the court of	he judgment for possession,	, after the judgment for	
_	period after the filing of the petition.	,	5	

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 3 of 36

**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

(Check only one box.)

Hurley, Catherine T

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a

I request relief in accordance with chapter 15 of title 11, United States Code.

of title 11 specified in this petition. A certified copy of the order granting

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter

Certified copies of the documents required by 11 U.S.C. § 1515 are

foreign proceeding, and that I am authorized to file this petition

recognition of the foreign main proceeding is attached.

## **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

## /s/ Catherine T Hurley

## **Catherine T Hurley**

09/16/2007 Dated:

## << Sign & Date on Those Lines

## Signature of Attorney

### /s/ Nathan E Curtis

Signature of Attorney for Debtor(s)

## **Nathan E Curtis**

Printed Name of Attorney & Bar Number

Bar No: 6269588

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 09/19/2007

## Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 4 of 36

## UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley Debtor

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Catherine T Hurley	Here
Dated:	09/16/2007	/s/ Catherine T Hurley	Sign & Date
I certify u	nder penalty of perjury that	the information provided above is true and correct.	
does	The United States trustee or bar not apply in this district.	nkruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 10	9(h)
	Active military duty in a military	y combat zone.	
parti	• •	C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to in person, by telephone, or through the Internet.);	
of rea		S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapal with respect to financial responsibilities.);	ble
by a	4. I am not required to receive a comotion for determination by the court	redit counseling briefing because of: [Check the applicable statement.] [Must be accompanied t.]	
provi dead perio	it counseling briefing within the first 3 ided the briefing, together with a copy fline can be granted only for cause ar bd. Failure to fulfill these requirement	ons stated in your motion, it will send you an order approving your request. You must still obtain 0 days after you file your bankruptcy case and promptly file a certificate from the agency that y of any debt management plan developed through the agency. Any extension of the 30-day nd is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day ts may result in dismissal of your case. If the court is not satisfied with your reasons for filing your credit counseling briefing, your case may be dismissed.	
•	s from the time I made my request, a can file my bankruptcy case now. [N	counseling services from an approved agency but was unable to obtain the services during the find the following exigent circumstances merit a temporary waiver of the credit counseling require flust be accompanied by a motion for determination by the court.] [Summarize exigent circumstances]	ment
peri a co	ted States trustee or bankruptcy adm forming a related budget analysis, bu	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by ininistrator that outlined the opportunties for available credit counseling and assisted me in it I do not have a certificate from the agency describing the services provided to me. You must fescribing the services provided to you and a copy of any debt repayment plan developed throug our bankruptcy case is filed.	ile
perf	ted States trustee or bankruptcy adm forming a related budget analysis, and	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by inistrator that outlined the opportunties for available credit counseling and assisted me in d I have a certificate from the agency describing the services provided to me. Attach a copy of the nent plan developed through the agency.	

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Page 5 of 36 Document

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor Bankruptcy Docket #:

Attorney fo	r Debtor:	Nathan	E Curtis
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### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$1,300 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$1,300 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** \$0

The source of the compensation paid to me was:

Debtor(s)		Other: (specify)
-----------	--	------------------

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Nathan E Curtis 09/19/2007 Dated:

> Attorney Name: Nathan E Curtis LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603

312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6269588

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 6 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Joint Or Community		Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim				
[x] None								
Total Market Value of Real Property (Report also on Summary of Schedules)								

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property			Debtor's Property Deduc	t Value of Interest in y, Without ting Any I Claim or
01. Cash on Hand	X					
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Charter One Bank Checking Account#XXX6501			\$	100
03. Security Deposits with public utilities, telephone companies, landlords and others.	X					
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, Sofa, Recliner, Coffee & End Tables			\$	600
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures			\$	25
06. Wearing Apparel		Necessary wearing apparel.			* *	50
07. Furs and jewelry.		Earrings, watch, costume jewelry			\$	25
08. Firearms and sports, photographic, and other hobby equipment.	X					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole Life Insurance w/US Life- Whole Life Insurance w/Banker Fidelity			\$	465 1,160
10. Annuities. Itemize and name each issuer.	X			- DC	B (10/05)	Page 1 of 3

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X			
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.				
		1989 Buick Century w/117k miles		\$ 250

Form B6B (10/05)

PFG Record #

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals	X					
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$2,675		

# Document Page 10 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

SCHEDULE C - PROPER	TY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under:  (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.  Charter One Bank Checking Account#XXX6501	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
04. Household goods and furnishings, including audio, video, and			
computer equipment.  Household goods; TV, Sofa, Recliner, Coffee & End Tables	735 ILCS 5/12-1001(b)	\$ 600	\$ 600
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 25	\$ 25
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
07. Furs and jewelry.  Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 25	\$ 25
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  Whole Life Insurance w/US Life-	735 ILCS 5/12-1001(b)	\$ 465	\$ 465
Whole Life Insurance w/Banker Fidelity	735 ILCS 5/12-1001(b)	\$ 1,160	\$ 1,160
25. Autos, Truck, Trailers and other vehicles and accessories.  1989 Buick Century w/117k miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 250

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 11 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
[x] None								

Total

\$ -

(Report also on Summary of Schedules.)

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 12 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley / Debtor

Attorney for Debtor: Nathan E Curtis

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	:	Contingent	Unliquidated	Disputed	Amount of Claim
1	Capital One Bank Bankruptcy Department PO Box 60024 City Of Industry CA 91716 Acct #: 5291491620195329		Н	Dates: 2002 Reason: Credit Card or Credit Use					\$ 8,300
2	Citgo/Citibank Bankruptcy Department PO Box 6003 Hagerstown MD 21747 Acct #: 302278213			Dates: 2001 Reason: Credit Card or Credit Use					\$ 1,400
3	First National Bank Bankruptcy Department PO Box 2557 Omaha NE 68103 Acct #: 5411179127401846		Н	Dates: 2002 Reason: Credit Card or Credit Use					\$ 1,400

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley / Debtor

Attorney for Debtor: Nathan E Curtis

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4	First Premier Bank Bankruptcy Department 601 S. Minnesota Ave. Sioux Falls SD 57104 Acct #: 517800720359			Dates: 2001 Reason: Credit Card or Credit Use				\$ 700
5	Home Depot Bankruptcy Department PO Box 689100 Des Moines IA 50368 Acct #: 6035320134252285		Н	Dates: 2005 Reason: Credit Card or Credit Use				\$ 900
6	Marathon Ashland Petroleum LLC Attn: Bankruptcy Dept. 539 S Main St Findley OH 45840 Acct #: 4200591149219		Н	Dates: 1983 Reason: Credit Card or Credit Use				\$ 30
7	Menards/Household Bank Attn: Bankruptcy Department PO Box 17602 Baltimore MD 21297-1602 Acct #: 6004300911901632		Н	Dates: 2002 Reason: Credit Card or Credit Use				\$ 1,700
8	Sears Credit Cards Bankruptcy Department PO Box 183081 Columbus OH 43218 Acct #: 8060525456519		Н	Dates: 1978 Reason: Credit Card or Credit Use				\$ 950
9	Shell/Citibank Bankruptcy Department PO Box 6003 Hagerstown MD 21747 Acct #: 639802255			Dates: 2002 Reason: Credit Card or Credit Use				\$ 700

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 16,080.00



Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 15 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 16 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record #

## Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 17 of 36 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley / Debtor Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed,

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE					
Status: Widowed	,,,,	_				
	DEBTOR EMPLOYMENT		SPOUSE EMP	PLOYMENT		
Occupation:	Retired					
Name of Employer:						
Years Employed						
Employer Address:						
City, State, Zip	,	,				
INCOME: (Estimate	of average or projected monthly income at time case filed.)		DEBTOR	SPOUSE		
-	ages, Salary, and commissions		\$ 0.00	\$ 0.00		
(Prorate if not paid monthly.)	)	_				

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE		
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00		
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00		
3. SUBTOTAL	\$ 0.00	\$ 0.00		
4. LESS PAYROLL DEDUCTIONS				
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00		
b. Insurance	\$ 0.00	\$ 0.00		
c. Union Dues	\$ 0.00	\$ 0.00		
d. Other (Specify)	\$ 0.00	\$ 0.00		
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00		
Child Support:	\$ 0.00	\$ 0.00		
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00		
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00		
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00		
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00		
B. Income from real property	\$ 0.00	\$ 0.00		
9. Interest and dividends	\$ 0.00	\$ 0.00		
10. Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00		
for the debtor's use or that of dependents listed above.	, , , ,	\$ 0.00		
11. Social Security or government assistance (Specify)	\$ 1,106.00			
12. Pension or retirement income	\$ 0.00	\$ 0.00		
13. Other monthly income (Specify:) & &	\$ 0.00	\$ 0.00		
Unemployment Income	\$ 0.00	\$ 0.00		
14. SUBTOTAL OF LINES 7 THROUGH 13				
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,106.00	\$ 0.00		
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 1,106.	00		
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and if applicable on Statistical Summary			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

Record #: 316072

## UNITED STATES BARRE PTC COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley / Debtor Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

SCHEDULE J - CURREI	NT EXPENSES OF I	NDIVIDUAL [	DEBTOR(S)	
Complete this schedule by estimating the average monthly payments made bi-weekly, quarterly, semi-annually, or annually	· · · · · ·	ebtor's family at time cas	e filed. Prorate any	
Check box if joint petition is filed & debtor's spouse maintains a	•	eparate schedule of exper	ditures labeled "Spouse	<b>e"</b> .
Rent or home mortgage payment (include lot ren		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
a. Real Estate taxes included? [] Yes [x]	·	ance included?	[] Yes [x] No	\$ 450.00
	b. Hoperty insure	ance included:	[] Tes [x] NO	•
Utilities: a. Electricity and Heating Fuel				\$ -
<ul><li>b. Water and Sewer</li><li>c. Telephone</li></ul>				\$ -
d. Other <b>Garbage, Internet, Cab</b> l	0			\$ 0.00 \$ -
Home Maintenance (repairs and upkeep)				\$ -
Food				\$ 200.00
Clothing				\$ 10.00
Laundry and Dry Cleaning				\$ 20.00
Medical and Dental Expenses				\$ -
Transportation (not including car payments)	Gas, Tolls/Parking, Fees/	Licenses, Repair,	Bus/Train	_ \$ 150.00
Recreation, Clubs and Entertainment, Newspape	rs, Magazines, etc.			\$ -
. Charitable Contributions	in home mertagge navment	۵)		<u>\$ -</u>
Insurance (not deducted from wages or included a. Homeowner's or Renter's	in nome mongage payment	5)		\$ -
b. Life				\$ 74.00
c. Health				<b>\$</b> -
d. Auto				\$ 100.00
e. Other				\$-
. Taxes (not deducted from wages or included in h	ome mortgage payments)			<del>*</del>
(Specify) Federal or State Tax Repayments				\$ -
. Installment Payments: (In Chapter 11, 12, and 13		s to be included in r	olan)	
a. Auto	o dadoo, do not not paymont		, arry	<b>\$</b> -
b. Reaffirmation Payments				\$ -
c. Other	\$-			\$-
. Alimony, maintenance and support paid to others	}			\$-
. Payments for support of additional dependents ne	ot living at your home			\$-
. Regular expenses from operation of business, pr	ofession, or farm (attach det	tailed statement)		\$ -
. Other: Haircuts, Hygiene, Newspaper/Mag Eyecare, Meds Postage/Bank		Childcare & Babysitting	Pet Care:	
\$30.00 \$0.00	\$0.00	\$ -	\$ -	\$30.00
. AVERAGE MONTHLY EXPENSES (Total lines 1-17. the Stastical of Summary of Certain Liabilities and Related D		dules and if applicable, o	n	\$ 1,109.00
. Describe any increase/decrease in expenditures <i>None</i>	anticipated to occur within the	ne year following th	e filing this docum	nent:
. STATEMENT OF MONTHLY NET INCOME	a. Average monthly inc	ome from Line 15 c	f Schedule I	\$ 1,106.00
	b. Average monthly exp			\$ 1,109.00
	c. Monthly net income (		<del>-</del>	\$(3.00)
	d. Total amount to be pa	•		\$ -

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 19 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

	NONE	
ı	<b>V</b>	
ı	X	
ı		

### 01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
Spouse	
AMOUNT	SOURCE

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 20 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

## STATEMENT OF FINANCIAL AFFAIRS

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE **Social Security** 2007: \$1,106/mthly 2006: \$ 2005: \$ NONE Spouse **AMOUNT** SOURCE



03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Amount Amount Dates of of Creditor Payments Still Owing



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Amount Paid or Value of Amount Dates of Transfers Still Owing of Creditor Payment/Transfers

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 21 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

### STATEMENT OF FINANCIAL AFFAIRS

X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of Transfers

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

COURT OF AGENCY AND LOCATION

**STATUS** OF DISPOSITION

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property





Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 22 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine '	T Hurley.	Debtor
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Attorney for Debtor: Nathan E Curtis

## STATEMENT OF FINANCIAL AFFAIRS

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of
Address of of Assignment or
Assignee Assignment Settlement

X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonRelationshipDateDescriptionorto Debtor,ofand ValueOrganizationIf AnyGiftof Gift

X

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
Of Property Part by Insurance, Give Particulars Loss

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 23 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

## STATEMENT OF FINANCIAL AFFAIRS

$\cap$	DAVMENTO	DEL ATED	TO DEDT	COLINICELING	OR BANKRUPTCY:
US.	PATIMENTO	KELATED	IU DEBI	COUNSELING	UK BANKKUPILI.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

\$1,300.00

Payment to debtor's attorney listed on 2016(b)

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

2007 \$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property Transferred and Value Received

NONE

PFG Record #

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) of Transfer(s)

Amount and Date of Sale or Closing





Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 24 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

## STATEMENT OF FINANCIAL AFFAIRS

X

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository

Description of Contents Date of Transfer or Surrender, if Any

NONE

### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address

Description and Value of Property

Location of Property







Official Form 7 (10/05)

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Page 25 of 36 Document

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

	AE EINLANIALA	
	OF FINANCIA	
3 I A I CIVICIVI	UP PINANGIA	LAFFAIRS

NONE
Y

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

•	Name	Dates of
Address	Used	Occupancy



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name	Name and Address	Date	Environmental
and Address	of Governmental Unit	of Notice	Law

## Document Page 26 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine	TH	lurlev.	Debtor
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Attorney for Debtor: Nathan E Curtis

Material. Indicate the governmental	very site for which the debtor provided notice unit to which the notice was sent and the dat	<del>-</del>	Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
	proceedings, including settlements or orders and address of the governmental unit	<u>-</u>	•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
within six (6) years immediately pred If the debtor is a partnership, list the	cement of this case, or in which the debtor overling the commencement of this case.  names, addresses, taxpayer identification nuite the debtor was a partner or owned 5 perceipts.	umbers, nature of the businesses, and	beginning and
(6) years immediately preceding the	commencement of this case.		
,,,		imhers nature of the husinesses and	beginning and
If the debtor is a corporation, list the	names, addresses, taxpayer identification no nich the debtor was a partner or owned 5 perces commencement of this case.		urities within six
If the debtor is a corporation, list the ending dates of all businesses in wh	ich the debtor was a partner or owned 5 per		urities within six  Beginning  and

## Document Page 27 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

	STATEMENT OF FI	NANVIAL AI I AINV
nas been, within six years immediate executive, or owner of more than 5 p	ely preceding the commencement of this	ation or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing f a corporation; a partner, other than a limited partner, of a ractivity, either full- or part-time.
•	ng the commencement of this case. A de	nly if the debtor is or has been in business, as defined above, btor who has not been in business within those six years
19. BOOKS, RECORDS AND FINA	NCIAL STATEMENTS:	
List all bookkeepers and accountant the keeping of books of account and		receding the filing of this bankruptcy case kept or supervised
Name	Dates Services	
and Address	Rendered	
10h Liet all firme or individuals who	within two (2) years immediately proceed	
account and records, or prepared a		ng the filing of this bankruptcy case have audited the books of  Dates Services  Rendered
account and records, or prepared a .	financial statement of the debtor.	Dates Services
account and records, or prepared a . Name  19c. List all firms or individuals who	financial statement of the debtor.  Address	Dates Services Rendered  case were in possession of the books of account and records
account and records, or prepared a . Name  19c. List all firms or individuals who	Address  at the time of the commencement of this	Dates Services Rendered  case were in possession of the books of account and records
account and records, or prepared a	Address  At the time of the commencement of this account and records are not available, ex  Address  Address	Dates Services Rendered  case were in possession of the books of account and records plain.
account and records, or prepared a	Address  at the time of the commencement of this account and records are not available, ex  Address	Dates Services Rendered  case were in possession of the books of account and records plain.
account and records, or prepared a	Address  At the time of the commencement of this account and records are not available, ex  Address  Address	Dates Services Rendered  case were in possession of the books of account and records plain.

Address Issued

# Document Page 28 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

STATEMENT OF FINANCIAL AFFAIRS		
20. INVENTORIES		
List the dates of the last two inve the dollar amount and basis of e		person who supervised the taking of each inventory, and
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
intollery	Capelvices	
c. List the name and address of	the person having possession of the records of	each of the inventories reported in a., above.
Date	Name and Addresses of Custodian	
of Inventory	of Inventory Records	
21. CURRENT PARTNERS, OF	FICERS, DIRECTORS AND SHAREHOLDER	S:
a. If the debtor is a partnership,	list nature and percentage of interest of each m	ember of the partnership.  Percentage of
a. If the debtor is a partnership,	list nature and percentage of interest of each m	ember of the partnership.
a. If the debtor is a partnership,  Name and Address  21b. If the debtor is a corporatio	list nature and percentage of interest of each m Nature of Interest	ember of the partnership.  Percentage of Interest  and each stockholder who directly or indirectly owns,
a. If the debtor is a partnership,  Name and Address	Nature of Interest  n, list all officers & directors of the corporation;	ember of the partnership.  Percentage of Interest  and each stockholder who directly or indirectly owns,
Name and Address  21b. If the debtor is a corporatio controls, or holds 5% or more of	Nature of Interest  n, list all officers & directors of the corporation;	Percentage of Interest  and each stockholder who directly or indirectly owns, n.
Name and Address  21b. If the debtor is a corporatio controls, or holds 5% or more of Name and Address	Nature of Interest  n, list all officers & directors of the corporation; the voting or equity securities of the corporatio	ember of the partnership.  Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership
na. If the debtor is a partnership,  Name and Address  21b. If the debtor is a corporatio controls, or holds 5% or more of  Name and Address	Nature of Interest  n, list all officers & directors of the corporation; the voting or equity securities of the corporatio  .  Title	Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership
na. If the debtor is a partnership,  Name and Address  21b. If the debtor is a corporation controls, or holds 5% or more of  Name and Address	Nature of Interest  n, list all officers & directors of the corporation; the voting or equity securities of the corporatio  Title	Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership

## Document Page 29 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

	STATEMENT OF FI	NANCIAL AFFAIRS	
2b. If the debtor is a corporation, list nmediately preceding the commence		ip with the corporation terminated within one (1) year	
Name and Address	Title	Date of Termination	
the debtor is a partnership or corpor		PORATION: credited or given to an insider, including compensation in arquisite during one year immediately preceding the	ny
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
4. TAX CONSOLIDATION GROUP:			
or tax purposes of which the debtor h	as been a member at any time within six	number of the parent corporation of any consolidated group (6) years immediately preceding the commencement of the	
or tax purposes of which the debtor hase.			
or tax purposes of which the debtor hase.  Name of Parent Corporation	as been a member at any time within six  Taxpayer		
or tax purposes of which the debtor hease.  Name of Parent Corporation  25. PENSION FUNDS:	as been a member at any time within six  Taxpayer  Identification Number (EIN)  e name and federal taxpayer identification		
r tax purposes of which the debtor hase.  Name of Parent Corporation  5. PENSION FUNDS: the debtor is not an individual, list the	as been a member at any time within six  Taxpayer  Identification Number (EIN)  e name and federal taxpayer identification	(6) years immediately preceding the commencement of the	

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 30 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

## STATEMENT OF FINANCIAL AFFAIRS

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 09/16/2007 /s/ Catherine T Hurley

**Catherine T Hurley** 

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 31 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley / Debtor

Attorney for Debtor: Nathan E Curtis

## STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property Creditor's Name Intention

PROPERTY TO BE RETAINED

[x] None

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/16/2007 /s/ Catherine T Hurley

Catherine T Hurley

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley, Debtor

Attorney for Debtor: Nathan E Curtis

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$2,675	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$-	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$16,080	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,106
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,109
TOTALS			\$ 2,675 TOTAL ASSETS	\$ 16,080 TOTAL LIABILITIES	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Catherine T Hurley / Debtor Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

### State the following:

Average Income (from Schedule I, Line 16)	\$ 1,106.00
Average Expenses (from Schedule J, Line 18)	\$ 1,109.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 0.00

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 16,080.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 16,080.00

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 34 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Catherine T Hurley Debtor Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 09/16/2007 /s/ Catherine T Hurley

Catherine T Hurley

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 07-17173 Doc 1 Filed 09/20/07 Entered 09/20/07 18:19:32 Desc Main Document Page 35 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Catherine T Hurley / Debtor Attorney for Debtor: Nathan E Curtis **VERIFICATION OF CREDITOR MATRIX** The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge. I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT. /s/ Catherine T Hurley 09/16/2007 X Date & Sign Dated: **Catherine T Hurley** 

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## UNITED STATES BANKRUNTO \$6COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Catherine T Hurley Debtor** 

Attorney for Debtor: Nathan E Curtis

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated:	09/16/2007	/s/ Catherine T Hurley		X Date & Sign
			Catherine T Hurley	

Dated: 09/19/2007 /s/ Nathan E Curtis

Attorney: Nathan E Curtis Bar No: 6269588